

## No. 6 : State Co-operative Banks - Maintaining Accounts with the Reserve Bank of India

(Rs. crore)

Last Reporting Friday (in case of March)/ Last Friday/ Reporting Friday	1990-91	1996-97	1997-98	1997			1998				
	2	3	4	Nov.	Jul.	Aug.	Sep.	Oct.	Nov.6	Nov.20	Nov.27
1	2	3	4	5	6	7	8	9	10	11	12
Number of reporting banks	28	28	28	28	28	28	28	28	28	28	28
<b>Demand and Time Liabilities</b>											
<b>Aggregate Deposits (1)</b>	<b>2,152</b>	<b>5,219</b>	<b>6,210</b>	<b>6,397</b>	<b>6,495</b>	<b>6,661</b>	<b>6,946</b>	<b>6,848</b>	<b>6,890</b>	<b>7,069</b>	<b>7,183</b>
<b>Demand Liabilities</b>	<b>1,831</b>	<b>2,614</b>	<b>2,883</b>	<b>2,802</b>	<b>2,946</b>	<b>2,955</b>	<b>3,246</b>	<b>3,041</b>	<b>3,061</b>	<b>3,150</b>	<b>3,240</b>
<b>Deposits</b>											
Inter-bank	718	944	964	945	1,080	1,091	1,201	1,137	1,160	1,147	1,188
Others	794	1,241	1,301	1,392	1,425	1,432	1,625	1,453	1,447	1,557	1,611
Borrowings from banks	181	130	118	133	104	92	76	86	86	84	83
Others	139	299	500	331	337	339	344	366	369	362	359
<b>Time liabilities</b>	<b>3,963</b>	<b>14,046</b>	<b>17,627</b>	<b>19,074</b>	<b>20,956</b>	<b>21,177</b>	<b>21,453</b>	<b>21,565</b>	<b>21,684</b>	<b>21,834</b>	<b>21,895</b>
<b>Deposits</b>											
Inter-bank	2,545	9,982	12,623	13,972	15,766	15,834	16,014	16,051	16,120	16,197	16,204
Others	1,359	3,978	4,910	5,005	5,070	5,229	5,321	5,395	5,443	5,512	5,572
Borrowings from banks	-	10	12	12	16	14	16	16	16	16	16
Others	59	77	82	86	105	100	102	103	105	109	102
<b>Borrowings from Reserve Bank</b>	<b>15</b>	<b>-</b>	<b>-</b>	<b>2</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>11</b>	<b>-</b>
<b>Borrowings from the State Bank and/or a notified bank(2) and State Government</b>	<b>1,861</b>	<b>3,391</b>	<b>3,740</b>	<b>2,778</b>	<b>2,781</b>	<b>3,128</b>	<b>3,105</b>	<b>3,266</b>	<b>3,202</b>	<b>3,265</b>	<b>3,222</b>
Demand	116	526	1,017	509	309	540	520	613	632	610	560
Time	1,745	2,865	2,723	2,269	2,472	2,588	2,584	2,653	2,559	2,655	2,662
<b>Assets</b>											
<b>Cash in hand and balances with Reserve Bank</b>	<b>334</b>	<b>1,177</b>	<b>791</b>	<b>711</b>	<b>913</b>	<b>114</b>	<b>915</b>	<b>893</b>	<b>650</b>	<b>848</b>	<b>827</b>
Cash in hand	24	57	64	66	84	86	80	91	76	76	75
Balance with Reserve Bank	310	1,120	727	645	829	28	834	802	574	772	752
Balances with other banks in current account	93	255	208	207	181	179	190	181	173	153	186
Investments in Government securities(3)	1,058	2,942	4,941	4,719	5,398	5,504	5,578	5,810	5,859	5,853	5,879
Money at call and short notice	498	2,214	2,736	3,241	3,737	3,757	3,944	4,041	4,300	4,560	4,684
<b>Bank credit(4)</b>	<b>2,553</b>	<b>7,142</b>	<b>7,748</b>	<b>6,328</b>	<b>7,544</b>	<b>7,346</b>	<b>7,213</b>	<b>7,118</b>	<b>7,186</b>	<b>7,057</b>	<b>6,833</b>

**Advances**

Loans, cash-credits and overdrafts	2,528	7,107	7,729	6,304	7,514	7,329	7,190	7,095	7,160	7,034	6,810
Due from banks(5)	5,560	9,091	9,650	9,273	9,217	9,391	9,990	10,266	10,135	9,235	9,931
Bills purchased and discounted	25	35	18	24	30	16	23	23	26	23	24
Cash -Deposit Ratio	15.5	22.6	12.7	11.1	14.1	1.7	13.2	13.0	9.4	12.0	11.5
Investment-Deposit Ratio	49.2	56.4	79.6	73.8	83.1	82.6	80.3	84.8	85.0	82.8	81.8
Credit-Deposit Ratio	118.6	136.8	124.8	98.9	116.2	110.3	103.8	103.9	104.3	99.8	95.1

See 'Notes on Table'.